

Terms & Conditions for Grow. Earn. Maximise (G.E.M) Campaign (“Campaign”)

Grow. Earn. Maximise Campaign (“Campaign”) is organised by AIA Bhd. (“AIA Malaysia”, “we”, “our” or “us”). By joining this Campaign, you (“you”, “your” or “customer”) agree that you have read, understood and agreed to be bound by the Terms and Conditions of this Campaign and by any change or modification that we may make to this Campaign and/or the Terms and Conditions of this Campaign with prior notice to you. By joining this Campaign, you further agree to be bound by our Privacy Policy accessible at <https://www.aia.com.my/en/index/privacy-statement.html>.

1. Campaign Period

1 July 2025 to 30 September 2025, both dates inclusive (“Campaign Period”).
To be eligible for the Campaign, the policy must be set in force by 31 October 2025.

2. Eligible Product

AIA Infinite Heritage (“Eligible Product”)

Note: This plan is underwritten by AIA Bhd.

3. Campaign Reward

Policy that meets the Terms and Conditions of the Campaign will receive Campaign Bonus, determined based on the Single Premium / Annualised Premium paid and the selected Premium Payment Term as outlined in the table below (“Eligible Policy”):

Premium Payment Term	Single Premium / Annualised Premium ¹ (RM)	Campaign Bonus ² (% of Single Premium / % of Annualised Premium per policy year)	Maximum Campaign Bonus ² (% of Single Premium / % of Annualised Premium)
Single Premium	RM500,000 to less than RM1,000,000	0.5%	0.5%
	RM1,000,000 to less than RM1,500,000	1.0%	1.0%
	RM1,500,000 & above	1.5%	1.5%
5-Pay	RM100,000 to less than RM200,000	1.0%	5.0%
	RM200,000 to less than RM300,000	2.0%	10.0%
	RM300,000 & above	3.0%	15.0%
10-Pay	RM100,000 to less than RM200,000	1.0%	10.0%
	RM200,000 to less than RM300,000	2.0%	20.0%
	RM300,000 & above	3.0%	30.0%

At the end of the Premium Payment Term for both 5-Pay and 10-Pay Eligible Policy, or end of policy year 5 for Single Premium Eligible Policy, the accumulated Campaign Bonus will be used to purchase units based on the fund(s) selected in the Eligible Policy, and allocated to the Protection Account of the Eligible Policy (“Campaign Reward”).

Notes:

¹ Annualised Premium shall include basic regular premium, A-Plus Saver premium, if applicable. It does not include any top-up premium.

² The campaign bonus is earned annually at the end of each policy year during the premium payment term. In the event the policy is terminated due to a death claim (excluding suicide within the 1st policy year) or a terminal illness claim, any earned campaign bonus will be payable, even if the claim occurs

within the premium payment term for 5-Pay and 10-Pay policies, or within the first 5 policy years for Single Premium Eligible Policy.

4. Campaign Eligibility

- a) The Campaign is open to all customers, including Life Planners, who submit applications for AIA Infinite Heritage during the Campaign Period, subject to meeting the applicable eligibility criteria and full underwriting requirements.

Self-purchase by Life Planners is **ALLOWED** under this Campaign. For the purposes of this Campaign, "Life Planner self-purchase" refers to cases where the policy owner and/or the insured of the Eligible Policy is an AIA Life Planner.

- b) The Campaign is also open to purchases made by AIA staff.

5. Campaign Mechanism:

- a) All applications must be submitted via iPoS between 1 July 2025 to 30 September 2025, both dates inclusive. To be eligible to this Campaign, the policy must be set in force by 31 October 2025.
- b) The Campaign is open to all payment frequencies, including single-pay, annual, semi-annual, quarterly and monthly modes.
- c) The Campaign is open to all premium payment terms: Single premium, 5-Pay and 10-Pay.
- d) All premium payment methods are accepted, including but not limited to E-Pay (credit card, debit card, e-pay online banking), direct pay.
- e) For 5-Pay and 10-Pay Eligible Policy, the Annualised Premium includes the basic regular premium, A-Plus Saver premium, if applicable. Top-up premiums are excluded.
- f) For 5-Pay and 10-Pay Eligible Policy, all premiums due (including A-Plus Saver, if applicable) must be paid up to date; and premium holiday has never been exercised. Failure to meet these conditions will result in the forfeiture of all earned and future Campaign Bonus.
- g) The Campaign Bonus is earned annually at end of each policy year during the premium payment term. In the event of policy termination due to a death claim (excluding suicide within the first policy year) or a terminal illness claim, the Campaign Bonus will be payable, even if the claim occurs within the premium payment term for 5-Pay and 10-Pay Eligible Policy, or within the first five (5) policy years for Single Premium Eligible Policy.
- h) In the event of change of fund allocation to the AIA Fixed Income Fund and/or AIA Dana Bon during the Campaign Period, or before the end of premium payment term for 5-Pay and 10-Pay Eligible Policy, or before end of policy year 5 for Single Premium Eligible Policy, the future Campaign Bonus will be reduced proportionately.
- i) In the event of a reduction in premium resulting from any changes or transactions, any future Campaign Bonus shall be calculated based on the revised premium, provided that the revised premium continues to meet the minimum Annualised Premium requirement of the Campaign.
- j) Increases in premium shall only be permitted if they arise from an increase in the Basic Sum Assured or the addition of A-Plus Saver premium. Such changes must be effected within the first policy year, commencing from the Eligible Policy inception date. The corresponding additional premium must be paid from the Eligible Policy inception date, and the Campaign Bonus entitlement will be recalculated based on the revised premium from Eligible Policy inception date.
- k) The Eligible Policy will be disqualified from the Campaign in the event the Eligible Policy has lapsed, has lapsed and is subsequently reinstated, surrendered, terminated, or the

Eligible Policy / application has been cancelled during the Campaign Period, or before the end of the premium payment term for 5-Pay and 10-Pay Eligible Policy, or before the end of policy year 5 for Single Premium Eligible Policy, whichever occurs first.

6. Important Notes and Disclaimers

- a) This material is not intended as an offer or solicitation for the purpose or sale of any financial instrument/product. You should satisfy yourself that the policy purchased will best serve your needs and that the premium payable under this policy is an amount that you can afford. To achieve this, we recommend that you speak to your Life Planner who will perform a needs analysis and assist you in making an informed decision.
- b) You are advised to refer to the Product Disclosure Sheet, Sales Illustration, Fund Fact Sheet(s) (if any), for further information before purchasing an insurance policy, and to refer to the terms and conditions in the policy document for details of the features and benefits, waiting periods and exclusions under the policy.
- c) **AIA Infinite Heritage is an insurance product that is tied to the performance of underlying assets, and is not a pure investment product such as unit trusts.**
- d) PROTECTION BY PERBADANAN INSURANS DEPOSIT MALAYSIA ("PIDM") ON BENEFITS PAYABLE FROM THE UNIT PORTION OF THIS POLICY/PRODUCT IS (ARE) SUBJECT TO LIMITATIONS. Please refer to PIDM's Takaful and Insurance Benefits Protection System ("TIPS") Brochure or contact AIA Bhd. or PIDM (visit www.pidm.gov.my).

7. General Provisions

- a) You are always solely responsible for maintaining the accuracy of your information. AIA Malaysia may request for further information from you to determine the authenticity of any information provided, including whether it is fraudulent or exaggerated.
- b) AIA Malaysia may decline the Campaign Reward entitlement in the event any of the Terms and Conditions pursuant to this Campaign is not fulfilled. No appeal(s) will be entertained.
- c) AIA Malaysia shall have the right to decide all matters, and disputes concerning this Campaign including substituting the Campaign Reward with other form of gifts / rewards of equivalent value.
- d) AIA Malaysia shall have the right to amend the Terms and Conditions of this Campaign, and to suspend, terminate, delay or vary this Campaign with prior notice to you. The mode of notification (if any) of the amendment, suspension, termination, delay or variation shall be at AIA's discretion, including but not limited to displaying the same in any of AIA's website or social media sites.
- e) The Campaign Reward is non-transferable and any request for Campaign Reward to be credited to a third-party account will not be entertained.